Listing of Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Previously Presented) A method for facilitating a mobile device payment transaction at a Radio Frequency (RF) reader, comprising:

receiving an authentication transmission comprising an encrypted authentication code and a RF ID code;

reading a decryption key associated with the RF ID code;

using the decryption key to decrypt the encrypted authentication code;

verifying the authentication transmission;

receiving mobile device account data;

receiving a mobile device secondary identification as at least one of voice recognition data, biometric recognition data and alphanumeric data; and

processing the mobile device account data to complete the mobile device payment transaction.

2.   (Previously Presented) The method according to claim 1, wherein the receiving of the mobile device account data comprises receiving the mobile device account data subsequent to the receiving of the mobile device secondary identification.

3.   (Previously Presented) The method of claim 2, comprising receiving the mobile device account data via a mobile device universal serial bus (USB).

4.   (Previously Presented) The method of claim 3, comprising receiving the mobile device account data via an interface configured to be in communication with the mobile device USB.

5.   (Canceled)

6.   (Canceled)

7.   (Canceled)

8.   (Canceled)

9.   (Canceled)

10.   (Previously Presented) The method of claim 1, further comprising transmitting a mobile device activation signal.

11.   (Previously Presented) The method of claim 10, wherein the transmitting of the mobile device activation signal occurs prior to the processing of the mobile device account data to complete the mobile device payment transaction.

12.   (Previously Presented) A mobile payment device, comprising:

an RF module configured for electrical communication with a mobile device microprocessor;

an account data database, located in the RF module, comprising a transaction application, wherein the transaction application comprises a first mobile device authentication routine, a second mobile device authentication routine, and an account data transmission routine configured to be responsive to the second mobile device authentication routine;

a secondary authentication user interface configured to receive a secondary identification code, wherein the second mobile device authentication routine is configured to be responsive to the secondary authentication user interface; and

an account data RF transponder configured to transmit the secondary identification code.

13.   (Previously Presented) The mobile payment device of claim 12, wherein the RF module is configured for communication with the mobile device microprocessor.

14.   (Previously Presented) The mobile payment device of claim 12, further comprising an account data USB port.

15.   (Canceled).

16.   (Canceled).

17.   (Previously Presented) A computer-readable storage medium containing a set of instructions for a general purpose computer configured for:

receiving user account data from a transaction application stored on a RF module;

communicating between the RF module and a mobile device microprocessor;

receiving a secondary end-user authentication identification via a mobile device user interface in the form of at least one of voice recognition data, biometric recognition data and alphanumeric data;

providing the secondary end-user authentication identification to the mobile device microprocessor;

transmitting the secondary end-user authentication identification via a RF transponder; and

processing the user account data to complete a transaction.

18.   (Previously Presented) The computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for:

authenticating the secondary end-user authentication identification; and

receiving the user account data after the authenticating of the secondary end-user authentication identification.

19.   (Previously Presented) The computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for receiving the user account data from the RF module via a mobile device universal serial bus (USB), the mobile device USB configured to be in communication with the RF module via the mobile device microprocessor.

20.   (Previously Presented) The computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for activating the RF module before the receiving of the user account data from the RF module.

21.   (Canceled).

22.   (Previously Presented) The mobile payment device of claim 12, wherein the mobile payment device is configured to be a nontraditional transaction device.

23.   (Canceled).

24.   (Previously Presented) The mobile payment device of claim 12, wherein the secondary authentication user interface comprises a biometric authentication user interface.

25.   (Previously Presented) The mobile payment device of claim 12, wherein the RF module further comprises a mobile device electrical connector configured to facilitate communication between the RF module and the mobile device microprocessor.

26.   (Previously Presented) The mobile payment device of claim 25, wherein the mobile device electrical connector is configured to accept a subscriber identity module (SIM).

27.   (Previously Presented) The mobile payment device of claim 12, wherein the RF module is configured to comply with International Standards Organization ISO/IEC 14443.

28.   (Previously Presented) The computer-readable storage medium of claim 17 containing a set of instructions for a general purpose computer configured for receiving an RF module activation signal from the mobile device user interface.

29.   (Previously Presented) The method according to claim 1, wherein the RF ID code comprises a RF unique ID code, wherein the decryption key comprises a unique decryption key

associated with the RF unique ID code, and wherein the using of the decryption key to decrypt the encrypted authentication code comprises using the unique decryption key to decrypt the encrypted authentication code.